I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on November 19, 2008.

PATENT Attorney Docket No.: 020375-002100US

TOWNSEND and TOWNSEND and CREW LLP

By: /Tara N. Damhoff/
Tara N. Damhoff

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation No.: 7402

John Joseph Mascavage, III, et al.

Examiner: Lindsey M. Maguire

Application No.: 10/076,036

Art Unit: 3692

Filed: February 13, 2002

AMENDMENT

For: BUTTONS FOR PERSON TO PERSON PAYMENTS

Customer No.: 20350

Mail Stop Amendment Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed August 19, 2008, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.